

IN THE U.S. BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF TENNESSEE
CHAPTER 13 PLAN

Check: **Original** **Amended Pre-Confirmation** **Modified Post-Confirmation**

IN RE: JEANNE M. GOSS,
Debtor(s)

CASE NUMBER: 15-31519

tax returns and remit any balance due with the return. Failure to comply with any of these provisions may result in the dismissal of the case upon motion by any governmental entity and/or Trustee.

6. **SECURED CREDITOR CLAIMS** shall be filed and administered in accordance with applicable Federal Rules of Bankruptcy Procedure, including but not limited to Rules 3001 and 3002.1. Per Local Bankruptcy Rule 3001-1 (a) and (b), all creditors asserting a security interest in property of the debtor(s) and/or estate must, prior to the meeting of creditors, file proof that the asserted security interest has been perfected in accordance with applicable law, regardless of whether the plan proposes to pay the claim by the Trustee or directly by the debtor(s). Claims are subject to objection if they are not properly documented and/or perfected regardless of confirmed plan treatment. Claims filed as secured but not given a secured plan treatment hereinafter shall be paid as unsecured.

7. **NON-PURCHASE MONEY SECURITY INTEREST** lien claims of the following creditors are avoided and paid as unsecured: _____

8. **SECURED CLAIMS PAID BY THIRD PARTY**. The Trustee shall make no payments on the following secured lien claims which shall be paid directly by the designated individual; provided, however, in the event of non-payment by the designated individual, an amended deficiency claim shall be allowed unless provided otherwise.

<u>Creditor</u>	<u>Collateral</u>	<u>Designated Individual</u>
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9. **SURRENDERED REAL OR PERSONAL PROPERTY** : The debtor(s) surrenders the following collateral for sale/foreclosure by the secured creditor, and, unless noted otherwise, the creditor shall file and be paid an amended unsecured deficiency claim which shall relate back to a timely filed secured claim. In order for the amended deficiency claim to relate back to the original claim, the amended claim must be filed within one hundred twenty (120) days from the claims bar date unless the creditor during this time seeks and is granted additional time within which to file any amended deficiency claim.

<u>Creditor</u>	<u>Collateral</u>
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10. **LONG-TERM SECURED PERSONAL PROPERTY LIEN(S)**: None.

11. **SECURED PERSONAL PROPERTY CLAIMS**: The holders of the following secured liens shall be paid the secured amount, interest rate and monthly payment over the plan term. Any portion of the allowed claim exceeding the specified amount shall be paid as unsecured; provided, however, the lien securing the claim shall be retained until the earlier of: (a) payment of the underlying debt determined under non-bankruptcy law; or (b) discharge under 11 U.S.C. §1328. If this case is dismissed or converted prior to completion, the lien is retained to the extent recognized by applicable non-bankruptcy law. Secured creditors eligible under 11 U.S.C. §1326(a)(1)(C) for pre-confirmation adequate protection payments shall be paid \$50.00 a month until confirmation upon tendering the Trustee an adequate protection order.

<u>Creditor</u>	<u>Collateral</u>	<u>Amount</u>	<u>Payment</u>	<u>Interest Rate</u>
Vantage Finance	2004 Jeep Cherokee	\$2,500.00	\$76.05	5 1/4 %

12. **MORTGAGE CLAIMS**: Mortgage lien holders shall file claims per applicable Federal Rules of Bankruptcy Procedure (FRBP), including but without limitation, Rules 3001 and/or 3002.1. Claims shall be administered and paid by the Trustee in accordance with said rules, absent objection. Mortgage creditors receiving maintenance installments hereunder shall be paid the monthly mortgage installment payment per the claim; and the pre-petition mortgage arrearage claim amount shall be paid in equal monthly installments over the life of the plan unless a greater amount is specified. Creditors filing mortgage claims secured by debtor(s) principal residence shall file: Mortgage Proof of Claim Attachment B10 (Attachment A); Notice of Mortgage Payment Changes on Form B10 (Supplement 1); and Notice of Post-Petition Mortgage Fees, Expenses, and Charges on Form B10 (Supplement 2).

The Trustee shall pay any Notice of Payment Change filed per FRBP 3002.1(b) as of its effective date, absent or until resolution of any objection to the same. The Trustee shall pay any Notice of Post-Petition Mortgage Fees, Expenses and Charges filed per FRBP 3002.1(c), absent or until resolution of an objection or motion filed per FRBP 3002.1(e) to determine the validity of the fees, expenses and charges.

(A) PRINCIPAL RESIDENCE SECURED MORTGAGE(S) PER (11 U.S.C. §1322(b)(5)): The debtor(s) own principal residential real property located at 8620 Kingston Pike, Knoxville, Tennessee which is subject to a first mortgage lien in favor of Ocwen whose estimated monthly mortgage payment is \$726.07. This mortgage shall be paid X by the Trustee; or, _____ directly by the debtor(s). The foregoing lien shall survive the plan. The debtor(s) have a second mortgage lien in favor of Ocwen whose estimated monthly mortgage payment is \$74.76. This mortgage shall be paid X by the Trustee; or _____ directly by the debtor(s). The foregoing lien shall survive the plan.

(B) SECURED LONG-TERM MORTGAGE(S) OTHER THAN PRINCIPAL RESIDENCE: None.

(C) STRIPPED MORTGAGE(S)/JUDGMENT LIEN(S): The debtor(s) own real property located at 8620 Kingston Pike, Knoxville, Tennessee which is subject to a mortgage or judgment lien in favor of **Cavalry, SPV, Ford Motor Credit Company, LLC, LNVN Funding, Capital One Bank, and Midland Funding, LLC**. These liens are not subject to any discharge exception, but are completely unsecured and, are therefore avoided, stripped down and paid as a non-priority, unsecured creditor as provided for under this plan; and, the lien shall be released by the creditor not later than 30 days after the completion of the plan and discharge of debtor(s).

(D) MORTGAGE(S)/JUDGMENT LIEN(S) TO BE PAID IN FULL OVER PLAN TERM: None.

13. **NON-PRIORITY UNSECURED CREDITORS** shall be paid pro-rata by the Trustee on a funds available basis which may exceed, but will not be less than the following dividend range: _____ 0%; _____ 1%-5%; X 6%-20%;
_____ 21% -70%, _____ 71% - 100%; or _____ 100%
14. **COSIGNED DEBT.** The following cosigned claims shall be paid by the Trustee in full at the claim contract rate of interest not to exceed 24% interest for the full protection of co-debtor(s):

<u>Creditor</u>	<u>Approximate Balance</u>	<u>Monthly Payment</u>
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15. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** Except for the following which are assumed, all executory contracts and unexpired leases are rejected with any claim arising from rejection to be paid as unsecured. **Assumed contracts, as follows, and are to be paid outside of the plan, directly by the debtor(s) :**

16. **QUALIFIED RETIREMENT AND/OR PENSION** loans or claims shall be paid directly by debtor(s) pursuant to the terms of plan administration with no payments by the Trustee.
17. ***SPECIAL PROVISIONS.**

06/30/2015 /s/ JEANNE M. GOSS and _____
Date Debtor(s)
/s/ GAIL F. WORTLEY, Debtor(s) Attorney; State Bar Code 001230
(GAIL F. WORTLEY, 3715 Powers Street, Knoxville, Tennessee 37917, 865-688-8922)

CERTIFICATE OF SERVICE

I certify that a true and exact copy of the Amended Chapter 13 Plan has been forwarded to Gwendolyn M. Kerney, Chapter 13 Trustee, P.O. Box 228, Knoxville, TN 37901, Midland Funding, LLC, c/o Finkelstein, Kern, Steinberg and Cunningham, P.O. Box 1, Knoxville, TN 37901, Capital One Bank, c/o Shon Leverett, Attorney, 2401 Stanley Gault Pkwy, Louisville, KY 40223, LVNV Funding, c/o Shon Leverett, Attorney, 2401 Stanley Gault Pkwy, Louisville, KY 40223, Ford Motor Credit Company, LLC, c/o Stone and Hinds, 507 Gay Street, SW, Suite 700, Knoxville, TN 37902, Cavalry SPV, c/o Christopher W. Conner, Attorney, P.O. Box 5059, Maryville, TN 37802 and all creditors (see attached mailing matrix) by U.S. Mail, postage prepaid, this the 30th day of June, 2015.

/s/ GAIL F. WORTLEY
GAIL F. WORTLEY

Case 3:15-bk-31519-SHB

Eastern District of Tennessee
Knoxville

Tue Jun 30 15:08:44 EDT 2015

CFM

P.O. Box 674257
Marietta, GA 30006-0071Calvary SPV I
c/o Christopher Conner, Attorney
P.O. Box 5059
Maryville, TN 37802-5059Capital One Bank
Bankruptcy Dept
P.O. Box 30285
Salt Lake City, Utah 84130-0285Capital One Bank
c/o Fenton and McGarvey Attys
2401 Stanley Gault Pkwy
Louisville, KY 40223-4175Chase
P.O. Box 15298
Wilmington, DE 19850-5298Comcast Cable
c/o Enhanced Recovery
P.O. Box 57547
Jacksonville, FL 32241-7547Ford Motor Credit
c/o Stone and Hinds
507 Gay St, SW
Suite 700
Knoxville, TN 37902-1502Internal Revenue Service
Centralized Insolvency Operation
P.O. Box 7346
Philadelphia, Pennsylvania 19101-7346Internal Revenue Service
P O Box 7346
Philadelphia, PA 19101-7346LVNV
c/o Shon Leverett Atty
2401 Stanley Gault Pkwy
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P.O. Box 1097
Greenville, SC 29602Mazda American Credit
P.O. Box 542000
Omaha, NE 68154-8000Midland Credit Management, Inc.
as agent for MIDLAND FUNDING LLC
PO Box 2011
Warren, MI 48090-2011Midland Funding
8875 Aero Drive
Suite 200
San Diego, CA 92123-2255Midland Funding
c/o Finkelstein, Kern Attys
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Knoxville, TN 37901-0001North American Bancard
250 Stephenson Hwy
Troy, MI 48083-1117North American Bancard
c/o Peter Marston, Attorney
CFM Group
P.O. Box 674257
Marietta, GA 30006-0071Oceanic Worldwide
2002 Davis St
San Leandro, CA 94577-1211Ocwen
1661 Worthington Road
Suite 100
West Palm Beach, FL 33409-6493(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067Premier Media
7100 B Kingston Pike
Knoxville, TN 37919-5709SYNCE/Care Credit
P.O. Box 965005
Orlando, FL 32896-5005Safeco Insurance
c/o Caine and Weiner
P.O. Box 5010
Woodland Hills, CA 91365-5010Synchrony/Lowe's
P.O. Box 965005
Orlando, FL 32896-5005U S Department of Education
P O Box 5609
Greenville, TX 75403-5609U. S. Department of Justice
Tax Division, CTS Eastern Reg.
P O Box 227
Ben Franklin Station
Washington, DC 20044-0227U.S. Dept of Education
61 Forsyth St SW
Suite 19740
Atlanta, GA 30303-8931

United States Trustee
800 Market Street, Suite 114
Howard H. Baker Jr. U.S. Courthouse
Knoxville, TN 37902-2303

United States Attorney's Office
Main Document Page 6 of 6
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Vantage Finance
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Knoxville, TN 37912-3935

Gail F. Wortley
3715 Powers Street
Knoxville, TN 37917-2633

Gwendolyn M Kerney
Chapter 13 Trustee
P. O. Box 228
Knoxville, TN 37901-0228

Jeanne M. Goss
8620 Kingston Pike
Knoxville, TN 37923-5136

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Portfolio Recovery
c/o Nathan Horton Attorney
120 Corporate Blvd
Norfolk, VA 23502

(d)U.S. Department of Education
50 Beale Street, #8629
San Francisco, California 94102

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)OCWEN LOAN SERVICING, LLC

End of Label Matrix	
Mailable recipients	35
Bypassed recipients	1
Total	36